associations, partnerships or individuals engaged as principals in the business of insurance;

"Insurance business," or "business of insurance," means and embraces, among other things, the making, negotiating or soliciting of any contract of insurance or reinsurance, including the guaranty or insurance of the title to real or personal property, and the principal or interest secured by any mortgage; the issuing of any bond insuring the fidelity of any person, the performance of any contract, act, trust or thing; and any obligation or undertaking of any kind or nature whatsoever insuring against or undertaking to indemnify any person for loss resulting from any contingency, hazard or casualty;

"State" includes the District of Columbia, the territories and dependencies of the United States of America, the provinces of the Dominion of Canada and all foreign countries;

"Domestic Company" means an insurance company incorporated under the general laws of the State of Maryland, or by special act of the Maryland Legislature;

"Foreign Company" means an insurance company incorporated, formed or organized elsewhere or under laws other than the laws of the State of Maryland;

"Commissioner" or "Insurance Commissioner" means the State Insurance Commissioner of Maryland.

"Department" or "Insurance Department" means State Insurance Department of Maryland.

"Person" includes individuals, corporations, associations and partnerships;

Personal pronouns embrace all genders;

The singular number includes the plural, and the plural includes the singular.

## Insurance Department.

An. Code, 1924, sec. 2. 1922, ch. 492, sec. 3. 1927, ch. 394, sec. 2.

2. (Title and Jurisdiction.) There shall be a department to be known as the State Insurance Department of Maryland which shall be charged with the execution of the laws of this State in relation to insurance, and which shall be assigned to the Division of Financial Review and Control, and with respect to its administrative as distinguished from its judicial, semi-judicial or discretionary functions shall be under the supervision and direction of the Comptroller. The principal office of the said Department shall be located in the City of Baltimore.

An. Code, 1924, sec. 2. 1922, ch. 492, sec. 4.

3. (Insurance Commissioner; Appointment and Term.) The chief officer of said Department shall be appointed by the Governor for a term of four years beginning on the first Monday of May succeeding his appointment, except that the Insurance Commissioner first appointed under this Article, shall be appointed on the first day of January, 1923, on which date his term shall begin, and shall hold office until the first Monday of May, 1924, or until his successor shall be appointed and shall qualify.